

IN THE CLAIMS:

Please replace pending claims 1, 12 and 32 with amended claims 1, 12 and 32 as follows:

D1 1. (Twice Amended) A computer-implemented method for displaying custom and personalized information on a client system comprising:
collecting data associated with a user;
processing the data to extract user characteristics to create unique user profiles and generate personalized information;
tracking at least a portion of the data and performing estimation calculations using the client to generate results and updated personalized information;
adjusting the results dynamically on the client by a user's interaction with the results; and
automatically communicating the results and the personalized and updated information to the user via the client.

D2 12. (Thrice Amended) A display device having rendered thereon personalized data and updated results, the display device comprising:
a page having at least one field of personalized information and associated criteria;
wherein a client system tracks user defined data and performs estimation calculations to automatically and dynamically generate results, a user adjusts the results in real time by interacting with the results and updates the personalized information of the fields and criteria; and
wherein the client system transmits the results and personalized and updated information to the user.

D3 32. (Once Amended) A method for adjusting personalized results containing personalized data about a remote user, comprising:
collecting a query from the remote user using a client computer;
categorizing at least a portion of the query as trackable data;

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processing the query and trackable data to produce the *personalized*
results;

D3

displaying the personalized results; and
providing the remote user with real-time interaction with the personalized
results for dynamic adjustment of the personalized results using the client computer.
